

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:  
Andrea K. Weeks

Debtor(s)

Case No. 23-01558 HWV

Chapter 13

WELLS FARGO BANK, N.A., AS SERVICING  
AGENT FOR U.S. BANK NATIONAL  
ASSOCIATION, AS TRUSTEE FOR SASCO  
MORTGAGE LOAN TRUST 2006-WF1

Movant

v.

Andrea K. Weeks

and

Jack N Zaharopoulos, Trustee

Respondents

**MOTION FOR RELIEF FROM THE AUTOMATIC STAY AS TO  
PROPERTY LOCATED AT 1761 SCOTLAND AVENUE, CHAMBERSBURG, PA 17201**

U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR SASCO MORTGAGE LOAN TRUST 2006-WF1 ("Movant") hereby moves the court, pursuant to 11 U.S.C. § 362(d), for relief from the automatic stay with respect to certain real property of the Debtor(s) having an address of 1761 Scotland Avenue, Chambersburg, PA 17201 (the "Property"), for all purposes allowed by the Note (defined below), the Mortgage (defined below), and applicable law, including but not limited to the right to foreclose. In further support of this Motion, Movant respectfully states:

1. A petition under Chapter 13 of the United States Bankruptcy Code was filed with respect to the Debtor(s) on July 11, 2023.
2. Prior to the filing of the instant Chapter 13 case, Movant initiated a Foreclosure proceeding which had reached the sale stage at the time the bankruptcy was filed.
3. A hearing to consider confirmation of the Chapter 13 Plan is scheduled for November 8, 2023.
4. A Proof of Claim was filed under claim number 7-1 in the amount of \$132,924.01, including pre-petition arrears in the amount of \$28,894.53.
5. John L Weeks (deceased) and Andrea K Weeks ("Debtor"), have executed and delivered or are otherwise obligated with respect to that certain promissory note in the original amount of \$164,800.00 (the "Note"). A copy of the Note is attached hereto as **Exhibit A**. Movant is an entity entitled to enforce the Note.

6. Pursuant to that certain Mortgage dated November 10, 2005, and recorded in the office of the county clerk of Franklin County, Pennsylvania (the "Mortgage"), all obligations (collective, the "Obligations") of John L Weeks (deceased) and Debtor, Andrea K Weeks, under and with respect to the Note and the Mortgage are secured by the Property. A copy of the Mortgage is attached hereto as

**Exhibit B.**

7. All rights and remedies under the Mortgage have been assigned to the Movant pursuant to an assignment of mortgage. A copy of the Assignment of Mortgage is attached hereto as **Exhibit C.**

8. Wells Fargo Bank, N.A., services the loan on the Property referenced in this Motion. In the event the automatic stay in this case is modified, this case dismisses, and/or the Debtor obtains a discharge and a foreclosure action is commenced on the mortgaged property the foreclosure will be conducted in the name of the Movant. Debtor(s) executed a promissory note secured by a mortgage or deed of trust. The promissory note is either made payable to Creditor or has been duly indorsed. Creditor, directly or through an agent, has possession of the promissory note. Creditor is the original mortgagee or the beneficiary or the assignee of the mortgage or deed of trust.

9. As of October 30, 2023, outstanding Obligations are \$148,114.71. \*

10. The following chart sets forth the number and amount of post-petition payments due pursuant to the Note that have been missed as of October 30, 2023.

# of Missed Payments	From:	To:	Monthly Payment	Total
3	8/1/23	10/1/23	\$1,749.01	\$5,247.03
				\$0.00
Less Post-Petition Partial Payments (Suspense Balance):				\$0.00
TOTAL:				\$5,247.03

11. As of October 30, 2023, the total post-petition arrearage/delinquency is \$5,247.03.

12. The amount of the next monthly payment due under the terms of the Note and Mortgage is \$1,749.01 and will come due on November 1, 2023.

13. Attached hereto is Local Bankruptcy Form 4001-1.

14. Cause exists for relief from the automatic stay for the following reasons:

- a. Payments required under the Note and Mortgage have not been made to the Movant.
- b. Movant's interest in the property is not adequately protected.

**\* \$11,668.80 of the amount is the deferred principal balance and the borrower does not pay interest or make monthly payments on this amount.**

WHEREFORE, Movant prays that this Court issue an Order terminating or modifying the stay and granting the following:

1. Relief from the stay of 11 U.S.C. §362(a) for all purposes allowed by the Note, the Mortgage, and applicable law, including but not limited to allowing the Movant (and any successors or assigns) to proceed under applicable non-bankruptcy law to enforce its remedies to foreclose upon and obtain possession of the Property.
2. That the Order be binding and effective despite any conversion of this bankruptcy case to a case under any other chapter of Title 11 of the United States Code.
3. That the 14-day stay described by Fed. R. Bankr. P. 4001(a)(3) be waived.
4. For such other Relief as the Court deems proper.
5. Movant further requests that upon entry of an order granting relief from stay, it be exempted from further compliance with Fed. R. Bankr. P. 3002.1 in the instant bankruptcy case.

Dated: November 2, 2023

/s/ Karina Velter, Esquire

---

POWERS KIRN, LLC  
Jill Manuel-Coughlin, Esquire ; ID 63252  
Harry B. Reese, Esquire; ID 310501  
Karina Velter, Esquire; ID 94781  
8 Neshaminy Interplex, Suite 215  
Trevose, PA 19053  
215-942-2090 phone; 215-942-8661 fax  
Email: bankruptcy@powerskirn.com  
Attorney for Movant